

In re:
Brenda Mervine
Russell A. Mervine, Sr.
Debtors

Case No. 22-11415-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 08, 2022

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brenda Mervine, Russell A. Mervine, Sr., 719 Jansen Avenue, Essington, PA 19029-1110
14695201	Aqua Pennsylvania Inc, 762 W Lancaster Ave, Bryn Mawr, PA 19010-3489
14695208	CKS Prime Investments, LLC, C/O Demetrios H. Tsarouhis, Esquire, 21 S 9th Street, Allentown, PA 18102-4861
14695204	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
14695216	+ Growcredit, 1447 2nd Street, Suite 200, Santa Monica, CA 90401-3404
14695217	+ Hope Veterinary Specialists, 40 Three Tun Rd, Malvern, PA 19355-3984
14695222	Magisterial District 32-2-44, 917 Lincoln Ave, Prospect Park, PA 19076-1414
14695223	+ Microf, Dept 684, PO Box 4115, Concord, CA 94524-4115
14695224	+ Microf, 1000 Holcomb Woods Parkway, Suite 417, Roswell, GA 30076-2585
14695226	+ Mngh Llc, Attn: Bankruptcy, 5401 W Kennedy Blvd #1030, Tampa, FL 33609-2450
14695227	+ PA Dept of Revenue-Bureau of Compliance, 1133 Strawberry Square, Harrisburg, PA 17128-0001

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mcataldo@gsbblaw.com	Jun 09 2022 00:06:00	MICHAEL A. CATALDO, Gellert, Scali, Busenkell & Brown LLC, 1628 JFK Blvd, Suite 1901, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 09 2022 00:06:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 09 2022 00:07:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 09 2022 00:07:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14695200	+ Email/Text: bankruptcynotices@aarons.com	Jun 09 2022 00:07:00	Aaron Furniture, 1740 N. Olden Ave, Suite A5, Trenton, NJ 08638-3110
14695202	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 09 2022 00:07:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
14695209	Email/Text: cfcbackoffice@contfinco.com	Jun 09 2022 00:06:00	Continental Finance Company, Attn: Bankruptcy, Po Box 3220, Buffalo, NY 14240
14695203	+ Email/Text: caineuweiner@ebn.phinsolutions.com	Jun 09 2022 00:06:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14695205	+ EDI: CAPITALONE.COM	Jun 09 2022 04:13:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14695206	+ EDI: CAPONEAUTO.COM	Jun 09 2022 04:13:00	Capital One Auto Finance, Attn: Bankruptcy, 7933

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			Preston Rd, Plano, TX 75024-2302
14695207	EDI: CAPONEAUTO.COM	Jun 09 2022 04:13:00	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
14695213	Email/Text: BNSFS@capitalsvcs.com	Jun 09 2022 00:06:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
14695210	+ EDI: BLUESTEM	Jun 09 2022 04:13:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14695211	+ EDI: AMINFOFP.COM	Jun 09 2022 04:13:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14695212	+ Email/Text: FirstProgressCorrespondence@acttoday.com	Jun 09 2022 00:06:00	First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
14695215	Email/Text: bankruptcy@glsllc.com	Jun 09 2022 00:06:00	Global Lending Services LLC, Attn: Bankruptcy, Po Box 10437, Greenville, SC 29603
14695218	+ EDI: IIC9.COM	Jun 09 2022 04:13:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
14695219	+ Email/Text: bankruptcy@kikoff.com	Jun 09 2022 00:06:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
14695220	+ Email/Text: PBNCNotifications@peritusservices.com	Jun 09 2022 00:06:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14695221	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 09 2022 00:06:00	Loancare, Cit Bank., Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
14695225	+ Email/Text: bk@microf.com	Jun 09 2022 00:07:00	Microf, PO Box 70085, Albany, GA 31708-0085
14695228	+ Email/Text: bankruptcygroup@peco-energy.com	Jun 09 2022 00:06:00	PECO, 2301Market Street, Philadelphia, PA 19103-1380
14695229	EDI: PRA.COM	Jun 09 2022 04:13:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14696440	EDI: PENNDEPTREV	Jun 09 2022 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14696440	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 09 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14695230	Email/Text: joey@rmscollect.com	Jun 09 2022 00:07:00	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235
14695231	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 09 2022 00:13:34	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14695232	+ EDI: CBS7AVE	Jun 09 2022 04:13:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
14695233	+ Email/Text: clientservices@simonsagency.com	Jun 09 2022 00:07:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
14695234	+ EDI: RMSC.COM	Jun 09 2022 04:13:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14695235	+ EDI: COMCASTCBLCENT	Jun 09 2022 04:13:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14695236	^ MEBN	Jun 09 2022 00:06:23	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
14696430	Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Jun 09 2022 00:13:44	U.S. Department of Housing and Urban Development, 100 Penn Square East, Philadelphia, PA 19107

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14695237	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jun 09 2022 00:06:00	Usdoe/Glelsi, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14695238	+ EDI: VERIZONCOMB.COM	Jun 09 2022 04:13:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
14695239	+ EDI: WFFC.COM	Jun 09 2022 04:13:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14695214		Fst Premier
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CATALDO	on behalf of Debtor Brenda Mervine mcataldo@gsbblaw.com rbennett@gsbblaw.com;cataldo.michaelr112072@notify.bestcase.com
MICHAEL A. CATALDO	on behalf of Joint Debtor Russell A. Mervine Sr. mcataldo@gsbblaw.com, rbennett@gsbblaw.com;cataldo.michaelr112072@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1:	Brenda Mervine	Social Security number or ITIN: xxx-xx-0536
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Russell A. Mervine Sr.	Social Security number or ITIN: xxx-xx-5509
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 6/1/22
Case number:	22-11415-mdc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brenda Mervine	Russell A. Mervine Sr.
2. All other names used in the last 8 years	aka Brenda Mowbray, aka Brenda Mowbray-Mervine	
3. Address	719 Jansen Avenue Essington, PA 19029	719 Jansen Avenue Essington, PA 19029
4. Debtor's attorney Name and address	MICHAEL A. CATALDO Gellert, Scali, Busenkell & Brown LLC 1628 JFK Blvd Suite 1901 Philadelphia, PA 19102	Contact phone 215-238-0015 Email: mcataldo@gsbblaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 6/8/22

For more information, see page 2

7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested parties shall contact the Trustee, for connection details
	July 27, 2022 at 09:30 AM	
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <div style="background-color: #f0f0f0; padding: 5px;"> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 9/25/22 You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div style="margin-top: 10px;"> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 8/10/22 Deadline for governmental units to file a proof of claim: Filing deadline: 11/28/22 </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor’s claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk’s office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="margin-top: 20px;"> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	<p>The debtor has filed a plan.This plan proposes payment to the trustee of \$665.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 8/18/22 at 09:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107</p>	
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk’s office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk’s office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	